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**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT : STOVER, Merlin  
SERIAL NO : 10/696,231  
FILED : October 29, 2003  
TITLE : NEGOTIABLE INSTRUMENT WITH FRAUD PROTECTION

Grp./A.U. : 2876  
Examiner : KOYAMA, Kumikoc  
Conf. No. : 5252  
Docket No. : P06457US00

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated March 12, 2004, please amend the above-identified application as follows:

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**CERTIFICATE OF MAILING/TRANSMISSION (37 CFR 1.8(a))**

I hereby certify that this correspondence is, on the date shown below, being:

**MAILING**

deposited with the United States Postal Service with sufficient postage as First Class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Mail Stop Amendment, Alexandria, VA 22313-1450.

Date: 8/12/04

**FACSIMILE**

transmitted by facsimile to the Patent and Trademark Office, Art Unit 2876 at Fax No. (703) 872-9306.

  
Vincent S. Egolf